

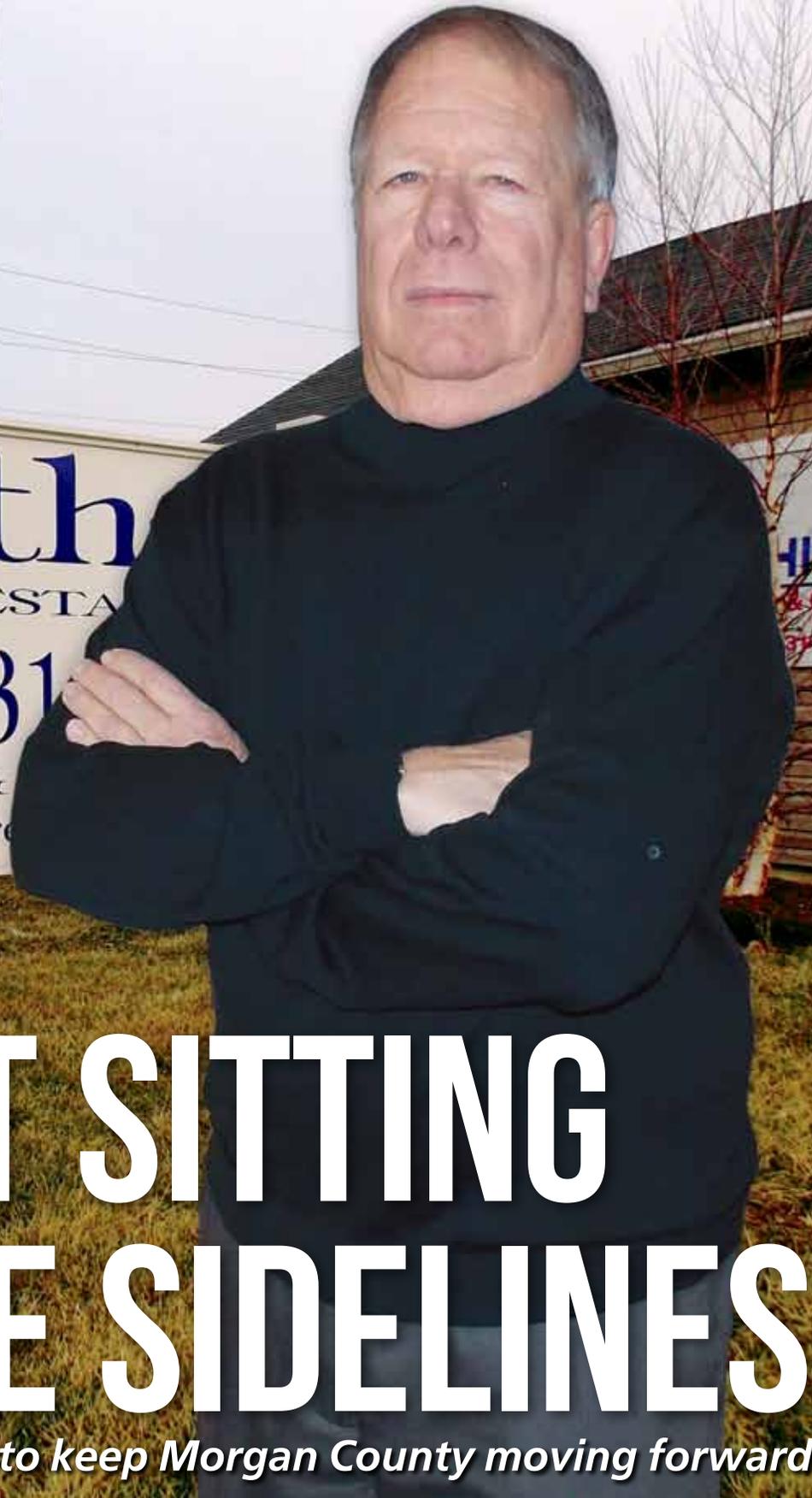
*Where Morgan County Business Comes First*

# BUSINESS LEADER

MORGAN COUNTY

March 2015

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# FROM THE PUBLISHER

## 5 years and counting

This month's issue marks five full years since I took control of the Morgan County Business Leader and began publishing.

When I first got started I felt a little unclear about what I was going to do to make it successful. I did want the Business Leader to be a contributing part of the fabric of Morgan County business life. I soon realized how many truly good and successful businesses quietly reside here in the hills of Morgan County. These small business owners master their craft, produce fine products, and provide services of great quality and professionalism.

The passion of the entrepreneur and commitment to community runs high and deep here and I was in the unique position of bringing that element to the forefront. I came to understand that the Business Leader existed to shine the light on these businesses and to celebrate them. It has become a great blessing month after month to be able to bring you the stories of these passionate people and what they weave into the lives of the residents of Mor-



**Jim Hess**  
Owner & Publisher

gan County. In fact, I have discovered that the businesses here in the heart of Central Indiana touch lives well beyond the county, the state, and even the nation.

I am very grateful for all the wonderful people I have met during this journey. Their stories have inspired and enlightened not just the Business Leader readers, but me as well. There is a community of business leaders here that reach out to each other to provide support and encouragement so all grow and thrive.

I have received notes, emails, cards, and comments from business owners, government servants, and readers in appreciation for the positive, encouraging, supportive message that the publication brings. It has been very fulfilling to me and I am honored to make a small contribution to this community.

Thank you for your support and encouragement to me personally over these years. And thank you for the confirmation you have given to this publication. I look forward to many more years of service to Morgan County.

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at [morgancountybusinessleader.com](http://morgancountybusinessleader.com)

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**BUSINESS LEADER**  
MORGAN COUNTY

ESTABLISHED 2006

Vol. 10, No. 10

Phone: (317) 418-7925

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**Publisher** Jim Hess

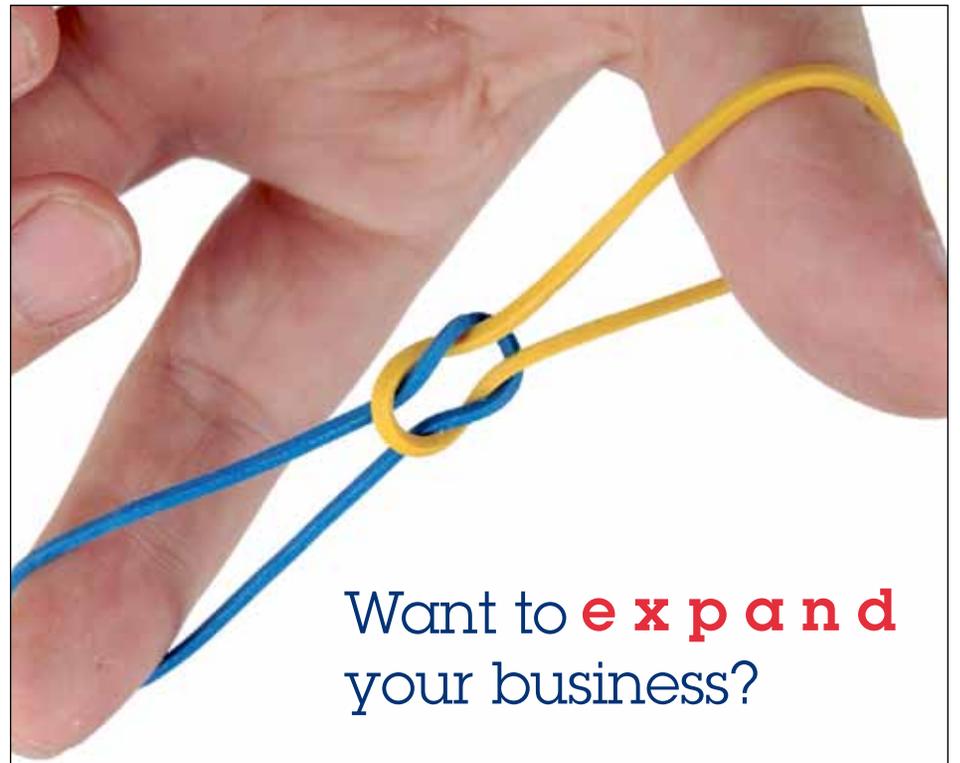
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# Voice your choice for Home Healthcare

## Cornerstone Home Healthcare

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### By Elaine Whitesides

*Morgan County Business Leader*

Entrepreneurs come in all sorts of shapes, sizes – and temperaments. Stacy Fitzpatrick, owner of Cornerstone Home Healthcare, is proof that not all successful businesses are led by impulsive risk-takers. Her business has been named one of the Top Home Health agencies in the United States by HomeCare Elite™, a four-star agency in quality of patient care, and a five-star agency in customer satisfaction from the Center for Medicare and Medicaid Services.

#### How a career evolved into Cornerstone Home Healthcare

With a Bachelor of Science degree from the School of Physical Therapy at Indiana Univer-

sity, she started her career providing acute care physical therapy in a hospital in the mid-1990s. Her strength was working with the geriatric population.

“A friend in home healthcare urged me to try it. We would go into a patient’s home environment and see what obstacles they faced to stay safe and happy at home. I was hooked. I took a permanent job with a home health company in 1997 and was in the field for 10 or 11 years.”

“I wanted to do something more and knew Morgan County needed a home healthcare service. My husband, Steve, encouraged me to start one, even with three young kids at home. I don’t jump into things. It took a lot of prayer. I made the decision and included Cornerstone in the name as a reference to my faith.”

Stacy and Steve chose to settle their family in Mooresville because it reminded them of home in small-town Kentucky. “It was one of the best decisions,” said Fitzpatrick. “It was a small, tightly-knit community that likes to support their local businesses. We just knew we would be successful here.”

#### Starting and building a home healthcare business

Home healthcare is a highly regulated industry, which meant Fitzpatrick had to meet all the requirements for state licensure and for



Stacy Fitzpatrick

## Pamela Siddons for Morgan County Superior Court 2 Judge



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a federal license from the Accreditation Commission for Health Care to service Medicare patients. She started the process in 2008 and completed it by 2010.

“I am, at heart, a skilled technician who learned to operate a business,” Fitzpatrick said, “And that sets us apart. Someone in home care has to understand it, have a passion for it, and evolve it into a business.”

“The non-fun, but necessary part,” Fitzpatrick said, “is the back-end business part.” She says to “never be afraid to get advice from others who have been in the business and listen to their advice. You make mistakes sometimes and you learn from those mistakes.”

Another option Fitzpatrick exercised was to outsource tasks to others skilled in specific areas. “My husband, Steve, took on the finance part. Then I hired Sarah Whaley as the Director of Nursing.” Recently, Fitzpatrick hired Kristin Mercer as community liaison. Cornerstone employs three full-time and two part-time people in the office, and 26 workers provide skilled care in the field.

#### The owner’s mission and focus

With a steady staff, lack of turnover, good, skilled clinicians, and the back-end business taken care of, Fitzpatrick focuses on quality of service, mission, and the community.

The unique connection to clients and commitment to quality care are what drive Fitzpatrick. “[Clients] welcome us into their homes daily or two to three times a week. We see how they live, what their daily struggles are, and

help them. We make a good connection and make a positive impact on their lives.”

Some of the services Cornerstone provides includes skilled nursing care, physical therapy, occupational therapy, speech therapy, medical social workers and home health aides.

“Home healthcare is a very underutilized service,” said Fitzpatrick. “People don’t know they can get care. Everybody wants to stay at home and honestly, home healthcare is the best, least expensive option. It has the most direct impact on the patient. People rehab better at home generally. They are in a comfortable environment and are more settled.”

“Many patients don’t know they have a choice,” she says, referring to the selection of facilities or agencies for care. She says they have to voice that choice and suggests they interview home healthcare agencies before making a choice.

“At the end of the day I can say we are successful if our staff is making positive changes for our patients and we do what our mission says: Provide quality care that exceeds expectations and become a trusted partner.”

“I have worked so hard to build what we have, and I have been asked to service other county areas. We are never going to push to grow in areas until I know we are properly staffed to provide quality service. I won’t provide sub-par services. Period.”

Fitzpatrick’s business decisions are married to her philosophy of care and mission, which is what makes her successful business thrive.

# Three behaviors that will boost your business

Having everyone on the same page is one of the most important things you can do to take your business to the next level. But how do you do that? That's the question many ask time and time again. Here are three quick behaviors you can employ right now without costing any additional capital investment. The three are: 1.) include to engage, 2.) hold accountable to buy in and 3.) give feedback to develop.

**The first behavior is to include your team in your business.** Every business from the sole proprietor to the corporate giant has key people that must be engaged in order for the company to be successful. The Gallup organization has been studying employee engagement since the 1990s. Here are some key findings from their research regarding engaged employees:

- 41% fewer quality defects
- 48% fewer safety incidents
- 28% less shrinkage
- 65% less turnover (low-turnover organizations)
- 25% less turnover (high-turnover organizations)
- 37% less absenteeism

Make sure everyone is crystal clear on what "work" is in your business. By that I mean, provide clear expectations.

**The second behavior is holding your employees accountable.** Once you have told or showed them what to do, make sure they do it. I find that the reason most employees do not excel is because the instructions given on what they were to do were poor. Here is a hint: be-

ing clear on what to do is not about what you think, it's about what they think and understand.



Jack Klemeyer

**The third behavior, and quite frankly, it is the one that most employers do not do very well (or at all) and that is provide feedback.**

One of the reasons employers do not provide feedback is because they view the conversation in the wrong perspective. They need to think of the conversation being developmental, not confrontational.

From your vantage point you can see what employees may have done incorrectly, but if you do not check to see if they know what they did wrong, your feedback will not be accepted and the needed change implemented. This will cause your employee to begin to check out and your frustration level to rise. Make sure they understand what happened. When you begin the conversation, be calm, think "this is development not confrontation" and ask some version of "How do you think you did?"

Employ these three behaviors when working with others and enjoy the growth of your company.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals.

As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

**Make sure everyone is crystal clear on what "work" is in your business.**

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## John Wilkowski selected to the Board of Citizens Bank

John Wilkowski has been selected to the Board of Directors of CITBA Financial Corporation (CITBA) (CBAF), and Citizens Bank effective January 19, 2016.

Wilkowski succeeds Jon Williams who retired from the Board in January 2016. Williams joined the Board in April 2006 and served for almost 10 full years as a Director.

"After 10 years as a Board Member, Jon has announced his desire to pass the responsibilities on to John," stated Keith Lindauer, President and Chief Executive Officer. "I am thankful for all that Jon has done in supporting me personally as well as what he has provided in the way of leadership, commitment and dedication to the Bank and its customers and shareholders over the years. We wish Jon the best in his retirement from the Board."

"John has been unanimously selected by the Board to succeed Jon with the Board recognizing his strong leadership skills and experience in the banking industry" according to Lindauer. John's experience and daily interactions in our communities of operation will be vital in the Bank's ability to fulfill its mission of Building Customer Relationships to Maximize Shareholder Value."

Wilkowski is a lawyer and partner with Williams Barrett & Wilkowski, LLP, practicing

since 1994. His personal practice is centered on corporations, business transactions, real estate, estate and business succession planning and



Wilkowski

general business law. Before admission to the bar, Wilkowski worked in the financial services industry as both a Commercial Credit Analyst and a Corporate Lender. He currently serves on the Bargserville Plan Commission. He holds a B.S. degree in Finance (minor in Economics) from the University of Tennessee (Magna Cum Laude) and a J.D. degree from Indiana University School of Law (Magna Cum Laude). Wilkowski is married with two children and lives in Bargserville.

"It is indeed an honor and pleasure to continue in the footsteps of Jon," said Wilkowski. "I look forward to serving on the Board and facing the challenges that lay ahead for Citizens Bank."

Citizens Bank is a state-chartered commercial bank founded in 1931 and headquartered in Mooresville. The bank offers a wide range of consumer and commercial financial services in Morgan, Hendricks, Johnson and Marion Counties through its nine full-service locations. Citizens Bank is a member of the FDIC and an Equal Housing Lender.



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# More buybacks aren't going to fix this

Now I've never been one to say, "I told you so," but sometimes, I do get things a little right. Back in September of 2014 I wrote in this column the following:

*"I picked up a piece of my long broken crystal ball the other day and stared into it. Mind you that it's broken and not very clear so what I saw in it must be taken only as theory and not prediction..."*

*What I saw is this: At least some of the demand for stock in this ever rising market is due to companies buying back their own stock. They've been using their revenues as well as borrowing cash at ultra-low interest rates and buying billions of shares. Sure, they've invested some of that cash into research and some new facilities, but by a great margin, much of their money has been spent buying back stock. As I gazed deeper into this crystal shard, I speculated at what may happen once interest rates start to go up, companies would no longer be able to borrow cheaply so they would stop buying so much of their own stock. Higher rates, decreased demand leading to less support for current stock prices. A vicious cycle could ensue. Would this indeed be at least a*



**Jeff Binkley**

*part of the Black Swan that causes buyers in this market to start selling with markets turning very ugly, very quickly?"*

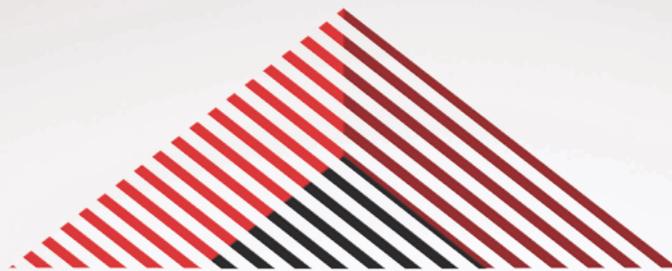
Back to the near present. On December 16th, 2015, The FED announced the first rate hike in almost a decade. Since that date, we have seen the worst market start to a new year ever. At press time (mid-February) we are just a little over half-way through earnings season and what has happened? About 50% of earnings are coming in on average about 5% UNDER analyst expectations. What has been uncomfortable to me has been how REVENUE numbers are coming in much worse than expectations. What's even worse is that this marks three straight quarters of S&P 500 corporate profit declines and four straight quarters of revenue declines. And yet what does Wall Street say is the fix? MORE BUYBACKS. In this writer's opinion, this is sending good money after bad. A much more smarter guy than me has expressed a similar opinion: University of Massachusetts Lowell professor of economics William Lazonick says there's a warning for the U.S. economy when it comes to

stock buybacks. He warns that companies are using shareholder capital to line their pockets with more lucrative stock options and stock grants, which make up the majority of executive pay, "instead of investing their profits in growth opportunities, corporations." He estimated that the 449 firms in the S&P 500 that were publicly listed from 2003 through 2012 "used 54% of their earnings—a total of \$2.4 trillion—to buy back their own stock. Dividends absorbed an extra 37% of their earnings. That left little to fund productive capabilities or better incomes for workers." (<http://www.foxbusiness.com/features/2016/02/08/goldman-sachs-stock-buybacks-to-rescue-stock-market.html>)

The FED raises rates, earnings miss again while revenues continue to decline. And Wall Street says buybacks will be the savior for this declining market and our ailing economy. Nope. Policy makers must instead finally step up and make the necessary and difficult regulation and tax policy changes to set the US economy back on the right path.

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a FEE-ONLY Independent Indiana Registered Investment Advisory Firm and is not compensated by commissions in any way. Mr. Binkley can be contacted via email at [Jeff@thebinkleygroup.com](mailto:Jeff@thebinkleygroup.com) or phone 317.697.1618

**The FED raises rates, earnings miss again while revenues continue to decline.**



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# NOT SITTING

*Mark Mathis pushing*

**By Elaine Whitesides**  
*Morgan County Business Leader*

**T**here is a wooden sign on Mark Mathis's desk at Mathis Real Estate. It simply states, "It is what it is." That is a common sense statement that puts many things into perspective for sure. However, after talking with Mathis, there are a few other sentences that should follow it: It is what it is **RIGHT NOW**, but just envision what it could be – and then act on that.

While Mathis and his wife, Jan, are successful in the real estate business in Morgan and surrounding counties, he never really expected to be active in politics and county development. He was active with his children and community sports and in his church. The fact that he and Jan have both grown up and lived in Morgan County and brought up their family in Morgan County means years filled with long-time friends and acquaintances. Morgan County is home – and work – and life, a good life.

Jan is the owner of Mathis Real Estate and she has been in the industry for more than 30 years. Mark worked as a sales manager for Farm Fans. But it was the plan that after that career he would join Jan in the family real estate business. So when Farm Fans shut down, the transition was made. That was the plan and they had no apprehension about working together. "We work completely separate," Mark said. "I tend to work more commercial. I went in with eyes wide open ready for a new challenge and it's worked out fine."

Mark and Jan have been married for 45 years and have three grown children. Cari is a school teacher and lives in Mooresville. Wendi

owns and operates a marketing company in Colorado, and son, Marcus, is a sales manager for Anheuser Busch and lives in Plainfield. Working, playing, going to school, living, everything in their lives was based out of Morgan County.

## **POLITICS COMES KNOCKING**

"People knew me," Mathis said, "because of my business experience and because I had always been active in local minor league sports through coaching and sponsoring teams."

"I was approached by some people who wanted me to run for town council," said Mathis. Although he had never really considered being on the council, he said, "I think the big thing about that is that I have a love for my home town and I wanted to be sure it progressed."

His first term on the Mooresville Council was from 1996 to 2004 and then starting again in 2012. With a win in 2014, the current term will last until 2018. Mathis is currently the Council President.

Mathis takes a practical approach to leadership. He's committed and driven, but from a down-to-earth foundation. He says, "I say, 'Let's just make it better.'"

"I have a passion for seeing the town grow," Mathis said. "I was born in Waverly, grew up in Mooresville, went to school in Mooresville and I want my town to prosper. I want the folks who live here to be able to find a job in Mooresville, or other parts of the County, and live here."

"I think the majority of people want Mooresville to succeed and want it to be a good place to live and work. With industry

### **Mathis Real Estate**

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# ON THE SIDELINES

## ing to keep Morgan County moving forward

and economic development, comes lower tax rates and a livability, a desirability. I think the majority of people in Mooresville feel that way.”

### ENLARGING THE SCOPE OF INFLUENCE

But his passion is not solely centered on Mooresville. He has the same feelings about Morgan County as a whole. Not only is Mathis on the Mooresville Town Council, but he is active in the Morgan County Economic Development Corporation (MCEDC), currently serving as the Council Vice President.

As a real estate broker, Mathis stays intimately aware of the status of the communities in Morgan County. He knows what is available and he knows what people desire that is missing or needed. It gives him a perspective that he brings to both the Mooresville Town Council and to the MCEDC.

“Everything we try to do in MCEDC,” Mathis says, “is to make people want to live in Morgan County and be able to work here as well. We strive to bring quality companies into Morgan County so our people have work and to make sure our tax rates remain reasonable. Those things combined make people want to live here.”

When companies look at Morgan County, they look at everything: the highways, the land, the schools, libraries, retail outlets, restaurants, and leisure opportunities. Mathis says it is everything there is in the county that influences companies’ decisions to settle here. So it is not about one particular town. “We strive to make all the cities and towns in Morgan County successful,” Mathis says.

To be successful, change is necessary. Mathis says, “It has to grow and change because everything else is growing and changing. You have to stay relevant to attract business and people.”

Besides the tax implications, jobs top the list of reasons to attract new business to the county. “I get as excited about a business coming in with 15 to 20 new jobs as much as a 500-person new business,” Mathis says. “Every job we get for Morgan County is good. It’s all growth.”

But growth is more than new business coming in. “I take great pride in MCEDC in the south and north parts of the County,” says Mathis. “Business retention is one of our key



goals and our economic development team welcomes all business, from 10 people to 1,000 people. We are all on the same page with that.”

When faced with challenges, Mathis says the leaders look forward to see opportunities as well as the challenges. “Not everyone can be happy all the time,” Mathis says, “but let’s work hard to make it a good place to be.” It’s a practical approach in which Mathis, and others, stay grounded. “You don’t win every battle. You chip away at the ice sculpture the best you can to come out with the best statue you can. Don’t sweat the small stuff. I approach everything with common sense. Let’s make sense of it and do the best we can.”

### THE KEYS TO ECONOMIC DEVELOPMENT IN MORGAN COUNTY

“One of the biggest challenges faced by business,” Mathis says, “is workforce development. It’s an issue everywhere, not just in Morgan County. Having skilled workers who want to work is critical to attract and keep businesses in the County.”

He shared two aspects of workforce development that require the combined efforts of everyone in the community. The first is that businesses have to keep pace by providing competitive wages and working conditions. The community has to support the businesses in the area so they can do that. He says, “Economic development is not just a civic responsibility, it is a citizen’s responsibility as well. In order for business to thrive, workers and the community must support it.”

The second aspect is training. “I think the thing is that we are continually striving to make better programs to better equip residents to work in Morgan County. Every industry has a certain niche of people they need in skilled positions. We are constantly trying to figure out how we can help grow the employees they need through school, workshops and other programs. Their needs cover a broad spectrum and becomes a complex issue because we are trying to find what companies look for and meet those needs and that could be anything from advanced education in robotics training to tool and die skills.

It’s hard work scouring for college classes, instructors and working closely with employers.

We do whatever we can to make it work.” Not only is it skills training for new workers, but it offers opportunity for existing workers and residents in the County. “We are creating situations where all residents can win,” Mathis says. He notes efforts that brings education facilities like Ivy Tech’s new location in the county and how that brings opportunity for residents.

Education and training leading to job opportunities has another purpose in the county. As the young people living in Morgan County mature and begin to pursue careers of their own, the hope is that they will find the jobs and livelihoods to stay in the county. Retention of young people and keeping their deep roots tied to their home communities not only expands the economic development of the area, but grows them into community leaders, too.

One example of how this is being nurtured is through Chambers of Commerce hosting job fairs. It is a way for high school age students to see what is available for occupations through the community and county. Those interests can be nurtured through the resources in the community, too.

Just like Mathis and others are driven by their desire to see their hometowns progress, so will these young people develop that pride and passion. They become invested in giving back to the community and making it a desirable place to have a family and make a good life.

As noted before, business retention is one of the key goals for the MCEDC. Not only are advanced education and skills training targeted toward the needs of new businesses coming into the county, but they are also available for existing employers and their workers. And, the additional training can be the stimulus for developing new products and services – and growth for all businesses in Morgan County.

“Small to large – the MCEDC is here to serve and do anything we can do to help. All business owners need to do is call and talk with us about their needs and ideas. We will do everything we can to help.”

“Economic development, it’s everything there is,” says Mathis. And his involvement in it? “It’s simple. It’s a lot of hard work, some heartache, and some fun. I wouldn’t change it.”

In step with Mathis’s practical and down-to-earth nature, he says, “I don’t think legacy means anything to me. I would like to be able to look back and say I left Mooresville and Morgan County in a better place than when I started.

# Routine maintenance benefits vehicles and business

## Karr's Automotive

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 Mysti Hicks, Owner  
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 317-831-8067  
 karrsautorepair@gmail.com  
 www.karrsauto.com

### By Ariane Cagle

*Morgan County Business Leader*

If you want your car to keep running smoothly, experts suggest you follow a regular maintenance schedule. The same can be said about running a business. By keeping your business organized and your customers happy, it runs smoothly and has a greater probability of success. Just ask Will Adamson and Mysti Hicks, co-owners of Karr's Automotive in Mooresville. They understand what it takes to keep their customers' vehicles functioning properly as well as their business operating efficiently.

Will's stepfather and mother, Shannon and Teresa Karr opened Karr's Automotive 27 years ago at another location in Mooresville. While in his teens, Will began working at the shop after school. He then progressed to full-time



Mysti Hicks and Will Adamson

once he graduated from Mooresville High School in 2001. Eventually, Shannon and Teresa moved the shop to its current location, added on to the building and continued their automotive repair success. However, because of health and personal issues, about a year ago, Will and Mysti bought the business and took

over ownership.

"Originally, I wanted to be a computer guy," said Will. "But I got attached to this business, because my family had put so much into building it. And with the new computer systems in cars nowadays, it really was more like dealing with a computer than a car, which was right up my alley. I took to auto repair really well, and now I plan on never doing anything else."

At the shop, Will supervises all of the car diagnostics and the repair work while managing the other employees – one mechanic and a Mooresville High School intern. Mysti oversees the front-end of the shop, which includes writing estimates, ordering parts, handling the paperwork, and providing customer service.

"I used to do all of the things that Mysti does," said Will. "But it's impossible to fix the cars, do the tickets, talk to the customers and order parts all on my own. If you try to do it all, it will take control of your life."

This is a problem many small business owners face – trying to do it all. Will solved the problem in the same way many other entre-

preneurs eventually discover. By delegating responsibilities, and allowing their staff to work to their potential, they have learned they can manage the business more efficiently.

"We complement each other and work well together," Mysti said. "And we talk with each other to make joint decisions about the shop."

Providing excellent customer service is a critical element of their business, because as Will says, "Everybody knows everybody else in this town." "When we're good to our customers, they come back," Mysti said.

Will says about 75 percent of their business is repeat customers, which he thinks says a lot about the integrity of their shop and that is very important to him. One thing he does is to make sure his customers understand exactly what repairs their vehicles need and why.

"Sometimes people come in and they don't know anything about their car," Will said. "I make sure they understand what part broke, why it broke, what went into it breaking and exactly what it does. I can tell by the look on their faces that they appreciate understanding what has happened with their car."

Car trouble disrupts life for people and can be a hit to the budget, especially if the vehicle is not routinely maintained. In that case, when it breaks down, the mechanics find several issues, and costs can add up quickly. Routine maintenance exposes failing parts, so they are caught before a complete breakdown.

Whatever the case, Will's goal is to provide options and fair, honest pricing. "I can give them the option between a higher quality, name brand part versus a cheaper generic part. A lot of people appreciate that, because it keeps their bill a little bit lower. All of our work comes with a 12-month, 12,000-mile warranty. I want my customers to feel good about their car repair experience when they leave."

Will and Mysti take great pride in operating and growing their business. Just like they suggest owners consistently maintain their vehicles, they know their success is built on maintaining good relationships with their customers.

"If you take care of it, it's going to take care of you," he says, "vehicles and business."



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# Are ambulatory care centers – or ‘bedless hospitals’ – the future of healthcare delivery?

More and more health systems across the country are building “bedless hospitals” – in fact it is said to be one of biggest trends in healthcare for 2016 and beyond. With population health on the rise thanks in part to healthcare reform, more hospitals are either constructing community-based settings or are including them in their future plans. The goal is to offer advanced levels of care at patient-friendly sites while reducing costs and hospital admissions.

David Royse recently reported in *Modern Healthcare* magazine that there is definitely a trend to build advanced outpatient centers that offer a combination of imaging, telehealth, surgery, and short-term observation care. I believe the reasons for the trend to these bedless hospitals – or ambulatory care centers – are many-fold:

- Patient preference to receive care in a proximity close to home and/or work in a smaller, more personal facility;
- Convenience including one primary entrance, ease of navigation and ease of parking;

- Lower costs by avoiding the high fixed costs associated with inpatient care;
- Reduced wait times for patients and an overall improved patient experience; and
- Advanced technology allowing ambulatory facilities to communicate with and have access to a wide variety of specialists who are not onsite.

There are many examples of advanced ambulatory care centers – or bedless hospitals – across the country: Children’s Hospital of Michigan Specialty Center, Montefiore Medical Center in New York, Kaiser Permanente, and of course, close to home, IU Health Morgan.

In Michigan, the Detroit Medical Center just opened the Children’s Hospital of Michigan Specialty

Center – a \$44 million facility with an emergency department; operating rooms; outpatient care in several specialties; and more. It has everything you would expect a hospital to have – except inpatient beds.



Larry Bailey

Montefiore Medical Center in New York just opened its new \$152 million, 280,000 square-foot “bedless hospital” complete with 12 operating rooms, exam rooms, imaging, and specialty clinics...but no inpatient beds. Three other health systems are expected to open similarly-large facilities this year.

Healthcare giant Kaiser Permanente says the shift reflects a different approach to care. Time and again, Kaiser is emphasizing ambulatory facilities located near where patients work and live.

As you likely know, last year IU Health

Morgan became a part of this trend. We’re not smaller. We still offer care in a full range of service lines – we just don’t have patients who spend the night. Healthcare is quickly moving away from the time when everybody went to the hospital for everything. With newer care treatment plans and technological advances, spending several nights in the hospital just isn’t always necessary – or optimal.

In my lifetime, the need for an acute care setting isn’t ever going to go totally away. But as we work toward healthier communities and as technology continues to advance care, ultimately people simply won’t need hospitals as much. And that’s actually a good thing.

Larry Bailey has been a member of Indiana University Health’s staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.



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# Small business and Windows 10

It's been 6 months since Microsoft released Windows 10, and offered their free upgrade if you have a licensed copy of Windows 7, 8, or 8.1. Windows 10 has surpassed Windows XP installs worldwide, and is installed on over 200 million devices. Microsoft is proclaiming that they will have Windows 10 on over 1 billion devices by 2018. Helping to boost Windows 10's adoption is Microsoft's new upgrade strategy, offering, and pushing Windows 10 upgrade through windows updates. Microsoft has just raised the upgrade status from optional, to recommended, so if you don't have Windows 10 installed yet, but are set to automatically get updates, you are likely to get the install now Windows 10 pop up soon.

Starting the end of January Microsoft opened up the "Get Windows 10" (GWX) app to small businesses that have domain joined computers. What does this mean you ask, if your company has been spared the annoying "Upgrade to Windows 10" pop ups that you saw at home and ignored for past 6 months, you are about to start seeing those on your work PC as well. This might be good for Microsoft's numbers, but there could be some implications for your small business. If you are using some legacy programs, or old hardware, there could be some complications. I have to tell you that we have had very few problems with the upgrade process, and the software in upgrade mode is very adaptive to your legacy/older equipment, but it hasn't been seamless. If you reinstall Windows 10 after the upgrade

(reinstall/repair) you will be installing in essence a new installation of Windows 10, this is different than the upgrade version, and is not as forgiving, or accommodating. You are much more likely to have issues with your

older equipment and finding drivers for them. I even had issues with my check scanner when I upgraded, so it might be worth a phone call to your bank or credit card provider to make sure that your scanner/readers are supported under Windows 10. Another issue that we have seen is older printers not working with Windows 10 native (clean-installed... not upgraded version). A work around for this is if your printer manufacturer has a universal print driver, that should work and we have had good luck with using those.

If you are ready for the upgrade for your business, I

would suggest that you reach out to your IT provider and discuss your upgrade options with them. We have been using Windows 10 since day 1, are very happy with it and have recommended to our clients that we schedule the upgrade to take advantage of this opportunity.

It is important to note that Microsoft is offering the free upgrade only until July, so if you are going to upgrade, I wouldn't wait until the last minute. A planned upgrade without the deadline looming overhead will be a much smoother experience for you and all of your employees.

Jay Allen is the owner of Techno Advantage, an IT consulting company specializing in the needs of small and medium sized businesses. Jay can be reached at [jallen@technoc.com](mailto:jallen@technoc.com) or by phone at 317-857-0150.



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## Moore elected Vice Chairman of Federal Home Loan Bank of Indianapolis

The Federal Home Loan Bank of Indianapolis (FHLBI) board of directors recently announced their election of Dan L. Moore, President/CEO of Home Bank SB, as vice chairman of the board.

Moore, a career banker with 43 years of banking experience, has been on the board of the FHLBI for the past five years as a director, for which he was elected by financial institutions serving the state of Indiana. His recent election was decided by vote of the current FHLBI board.

The FHLBI, a regional wholesale bank, has been meeting the liquidity need of member financial institutions throughout Indiana and Michigan since 1932. Their core mission is to provide a reliable source of liquidity to member banks, credit unions, community development financial institutions, and insurance companies to support housing finance, asset-liquidity management, and community lending. Additionally, the FHLBI helps the communities and families of member institutions with grants and low-cost loans to support affordable housing and economic development initiatives in both states.

FHLBI is one of 11 regional banks that make up the Federal Home Loan Bank Sys-



tem. These banks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for its member institutions. Not only are these banks privately capitalized and funded, they receive no congressional appropriations. The FHLBI is owned by its approximate 400 Indiana and Michigan financial institution members, and as of Dec. 31, 2016, held over \$41 billion in assets.

Moore has been with Home Bank SB for 39 years, currently serving as its President/CEO and as a member of the board of the directors. He is also a member of the Office of the Comptroller of the Currency (OCC) Mutual Institutions Advisory Council.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

## Is a little 'Spring Cleaning' in order?

As we look forward to warmer days, I would encourage you to visually inspect your home.

Winter is hard on the outside and inside of our property. Fallen leaves, tree branches, or other debris can collect around the foundation of the home and not allow water to drain properly. This debris can also create problems for your air conditioning unit. It is important that air flowing around the outdoor unit be unobstructed. The outdoor coils should be clean. Mice and bugs will often find refuge from the cold inside of the air conditioning unit. A professional tune-up will confirm that your air conditioning system is working at peak efficiency when you need it.

Due to the house being closed up from the

cold outdoor temperatures, there can be indoor air-quality concerns. Some of the symptoms

of poor air quality are dark stains on the carpet around floor registers or even around the perimeter of the room, wood flooring or trim separating, static electrical shock when touching light switches or metal appliances, excessive dust collecting in furniture, dry and itchy skin, cold and flu symptoms, musty smells, and many more. If your home exhibits some of these mentioned symptoms, please contact us at 317-831-5279 or Economy-HeatingandAir.com to discuss your options.



Jod Woods

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or Jod\_D\_Woods@EconomyHeatingandAir.com



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#### WHERE

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# 2016 business travel tips

The outlook for business travel in 2016 is strong, and is expected to increase yet again for this year. New travel apps hit the market every day that will cater to the unique and personal preferences to a business traveler, travel programs are now offered to help speed up the boarding and security process and also help business travelers avoid flight delays or cancellations. New travel requirements are forthcoming and new legislation is being implemented, business travelers will need to be aware of how this impacts their travel.

Here are a few tips for business travel in 2016:

**Travel and Award Programs:** Travel programs are a great way for frequent business travelers to skip lines, receive priority boarding, and upgraded seats and/or accommodations. Here are a few tips to maximize the benefits of these Travel Programs.

Apply for expedited travel status. You can do so through programs like TSA Pre-Check for US Travel, or Nexus, Sentri or Global Entry for international travel.

Focus on one or two hotel chains. Make sure you have a frequent quest account numbers at one or two hotel chains. Business travelers are a major source of revenue for hotels, so pick one that caters to your individual needs and preferences.

Pay attention to the US Department of States travel warnings. When there is a travel concern within the international community, a travel alert is issued.



Will Gott

**Air Travel:** There are many travel tips to help you when you fly for business, here are just a few.

Use your flight time to relax. Instead of working while you are 35,000 in the air, that the time to relax, read a book, take a nap or just listen to music.

Put a spare change of clothes in your carry-on luggage in the event you get separated from your checked luggage.

Don't forget that those serving you while you are on business are also on the clock, so be kind to others as well as the person sitting next to you.

**Passport tips:** New passport changes for 2016 have occurred, so make sure you are aware of these changes and don't get caught with outdated passports.

Renew your passport early. The current survey in demand for passports is the highest since 2007.

Consider applying for a second duplicate passport if you are frequent traveler.

Make sure your passport photos meet requirements. Passport photos are the number one reason passport applications are denied.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at [wgott@cruiseone.com](mailto:wgott@cruiseone.com), or call (317) 451-4232 or via [www.magnifiedvacations.com](http://www.magnifiedvacations.com)

## Visit Morgan County awarded funding to Martinsville Parks & Recreation

Visit Morgan County, the area's county-wide tourism office, is pleased to announce that a grant has been awarded to the Martinsville Parks and Recreation Department, for the purchase of a sound system to be used for public events at Jimmy Nash City Park throughout the year.

"Outdoor recreation opportunities are a real strength for Morgan County in attracting visitation. Recreational programming events at Jimmy Nash City Park already attract a number of visitors to the park in addition to area residents, and the purchase of a new sound system will improve the experience of event attendees. This is exactly the purpose of our Tourism Enhancement and Development grants. We want to support area projects that will enhance the visitor experience," said Visit Morgan County executive director Tosha Daugherty. "Jimmy Nash City Park hosts a variety of events throughout the year that attract out-of-town visitors, and we are pleased to be able to support the park's many visitor-friendly programs."

The grant proposal was submitted to Visit Morgan County by the Recreation Director at Martinsville Parks and Recreation, Pamala Dunscombe. "Our primary goal with this grant was to improve the sound quality for those attending events at Jimmy Nash City Park," said Pamala. "In addition, we see this as a necessary first step toward offering free movies in the park during the warmer months, which is an ongoing goal for us." The total amount of the TED Grant awarded to Martinsville Parks and Recreation was \$3,977.26. The maximum amount possible through the TED Grant program is \$5,000 per request.

This is the third local project to receive funding through Visit Morgan County's Tourism Enhancement and Development (TED) Fund, which was launched in 2015 with an initial invest-



ment of \$20,000. The TED Fund is used to provide project specific grants to qualifying local organizations that will create new or enhance existing visitor experiences in Morgan County. Other organizations that have received TED Fund grants include Link Observatory Space Science Institute and Rediscover Martinsville.

Additional grants available through Visit Morgan County include a Cooperative Marketing Grant and a Festival and Event Grant, both of which are reimbursement grants that provide up to 50% matching funds for area organizations or businesses that qualify. More information about any of Visit Morgan County's grant programs can be found at [www.visitmorgancountyin.com](http://www.visitmorgancountyin.com). If you are involved in an organization or event in Morgan County and have questions about whether or not a project would potentially qualify for a TED Fund, Cooperative Marketing or Festival and Event Grant through Visit Morgan County, please contact Tosha Daugherty at 765-346-5611 or [info@visitmorgancountyin.com](mailto:info@visitmorgancountyin.com).

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# Networking Opportunities

## Martinsville Chamber of Commerce:

The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: [www.MartinsvilleChamber.com](http://www.MartinsvilleChamber.com)

**Rotary Clubs:** Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville. Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

## Business Networking International:

Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

## Mooresville Chamber of Commerce:

The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of S.R. 67 and Allison Road. Lunch (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: [www.MooresvilleChamber.com](http://www.MooresvilleChamber.com).

## Morgan County Toastmasters Club:

Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

## Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at West Central Conservancy District, 243 S County Road 625 E, Avon. More information at [www.b-p-e.org](http://www.b-p-e.org).

## Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: [rediscovermartinsville@gmail.com](mailto:rediscovermartinsville@gmail.com). Follow us on Facebook.

## Morgantown Merchants Association:

The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on [www.MorgantownIndiana.com](http://www.MorgantownIndiana.com).

## Networking Business Women of Morgan County:

NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.



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